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April 26, 2011

Mr. and Mrs. Gustavo Romanello
5445 Thunderidge Drive
Raleigh, NC 27610

Re: *Response to RESPA Qualified Written Request*
Borrower: *Gustavo Romanello and Acela Romanello*
Loan Number: *4594016*
Property Address: *5445 Thunderidge Drive, Raleigh, NC 27610*

Dear Mr. and Mrs. Romanello:

I am in receipt of your "Qualified Written Request" ("QWR") dated February 25, 2011, concerning the above-referenced mortgage loan with BankUnited, FSB, which was the original owner and servicer of this loan. BankUnited, FSB was closed by the Office of Thrift Supervision (the "OTS") and taken into receivership by the Federal Deposit Insurance Corporation (the "FDIC") on May 21, 2009. BankUnited, a newly chartered federal savings association (the "Bank"), is the assignee of the FDIC, as receiver for BankUnited, FSB and the current owner and servicer of this mortgage. As such, BankUnited has access to the loan records. Although the conduct you allege occurred before May 21, 2009, the Bank has conducted an investigation of the above loan file.

Your QWR indicates your need for understanding of the accounting and servicing of your loan from the date of origination to the present date. Enclosed please find a copy of the account activity history since the inception of your loan so that you may independently validate this debt. The report provides you with information on balances and fees that have been assessed to your loan. With respect to your request for copies pertaining to the origination of your mortgage, enclosed is a fee schedule listing the costs to produce the items requested. The amount will be determined by computing the number of estimated research hours and the approximate number of copies at the standard rate of \$10.00 per document or as listed in the fee schedule. Please note that payment must be received before any copies will be sent. The Bank will not furnish you with any proprietary information.

There have been no errors with the servicing of your loan that would warrant corrections since all payments have been applied correctly. The current holder of the Note and Mortgage is BankUnited. BankUnited is also the Servicer of your mortgage loan.

In response to your assertions of potential and predatory lending practices, the Bank provided you with initial disclosures within three days of the application to provide you with an opportunity to review the product offered and therefore make an informed decision. These disclosures described the loan program

and the loan terms, including how and when the interest rate and payment can change, and the payment options. The terms for the product that you opted for were acknowledged when you signed the Note and Mortgage which was properly executed and notarized at the closing.

As for your assertions of misrepresentation and that your income was inflated on the application, please note that the Bank evaluated your loan under the Stated Income Stated Asset (SISA) program. Under this program, the Bank relied solely on the income representations made by you as stated in the Uniform Residential Loan Application (1003). You acknowledged and agreed that the representations made by you in the 1003 were accurate when you signed the loan application at closing.

In conclusion, the Bank has serviced your mortgage loan in accordance with all applicable laws and regulations.

Sincerely,

A handwritten signature in black ink, appearing to read "Yvette Rosa".

Yvette Rosa
Loan Servicing Manager

Enclosures

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 SELECTED CODES GUSTAVO ROMANELLO ACELA ROMANELLO	FEE ACTIVITY LEDGER FROM MMDDYY 5445 THUNDERIDGE DR RALEIGH NC 27610-	04/25/11 09:58:32 PAGE 1 OF 3
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FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
2	BAD CHECK FEE	12-28-05	25.00				
1	LATE CHARGE	12-28-05	37.91				
1	LATE CHARGE			01-10-06	37.91		
2	BAD CHECK FEE			01-10-06	25.00		
T	WESTERN UNION CK			04-10-06	10.00		
1	LATE CHARGE	08-16-06	45.89				
1	LATE CHARGE			11-13-06	45.89		
1	LATE CHARGE	09-16-09	28.65				
1	LATE CHARGE			12-31-09	28.65		
1	LATE CHARGE	06-16-10	24.12				
1	LATE CHARGE	07-16-10	24.08				
G	PROPERTY INSP FE	08-13-10	13.00				
1	LATE CHARGE	08-16-10	24.05				
NET		344.50	TOTALS	491.95	147.45		0.00

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016**Borrower Name:** ROMANELLO,GUSTAVO

FEE1 4594016	FEE ACTIVITY LEDGER	04/25/11 09:58:35
SELECTED CODES	FROM MMDDYY	PAGE 2 OF 3
GUSTAVO ROMANELLO	5445 THUNDERIDGE DR	
ACELA ROMANELLO	RALEIGH	
	NC 27610-	

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
G	PROPERTY INSP FE	09-10-10	13.00				
1	LATE CHARGE	09-16-10	24.01				
G	PROPERTY INSP FE	10-12-10	13.00				
1	LATE CHARGE	10-18-10	23.98				
G	PROPERTY INSP FE	11-11-10	13.00				
1	LATE CHARGE	11-16-10	23.95				
G	PROPERTY INSP FE	12-09-10	13.00				
1	LATE CHARGE	12-16-10	23.92				
G	PROPERTY INSP FE	01-10-11	13.00				
1	LATE CHARGE	01-18-11	23.89				
G	PROPERTY INSP FE	02-10-11	13.00				
1	LATE CHARGE	02-16-11	23.86				
1	LATE CHARGE	03-16-11	23.83				
NET	344.50	TOTALS	491.95		147.45		0.00

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016**Borrower Name:** ROMANELLO,GUSTAVO

FEE1 4594016	FEE ACTIVITY LEDGER	04/25/11 09:58:37
SELECTED CODES	FROM MMDDYY	PAGE 3 OF 3
GUSTAVO ROMANELLO	5445 THUNDERIDGE DR	
ACELA ROMANELLO	RALEIGH	
	NC 27610-	

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	04-18-11	23.81				

NET	344.50	TOTALS	491.95	147.45	0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **					

I5161-721

BANKUNITED ESB

LOAN HISTORY Y-T-D INV 164 CAT 043 INV# 4594016 T13 12/30/05
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LOAN-NO (CONT'D)

BANKUNITED, FSB

LOAN HISTORY Y-T-D INV 164 CAT 043 INV# 4594016

T13 12/30/05
PAGE 11002

LN# 4594016 GUSTAVO ROMANELLO ACELA ROMANELLO										EMP 0 POFO					
DUE DATE	PROC DATE	TP TR NO	SQ	AMOUNT	PRINCIPAL	PRINCIPAL	INTEREST	ESCROW	ESCROW	ADVANCE	STATUS	STATUS	UNEARNED	OTHER	CFD
				RECEIVED	PAID	BALANCE	PAID	PAID	BALANCE	BALANCE	AMOUNT	BALANCE	INT-BAL.	AMOUNTS	DCT
														12-12-05 L	
														394.81-AB	
														394.81-AC	
														394.81-AE	
														394.81-AF	
														BATCH 602 EDIT-SEQ 079379	
				IR EFF 01-06 OLD .0625000		NEW .0637500		PRIN BAL		145,984.72					
				PI EFF 01-06 OLD 363.47		NEW 363.47		PRIN BAL		145,984.72					
				IR EFF 01-06 OLD .0637500		NEW .0625000		PRIN BAL		145,984.72					
				PI EFF 01-06 OLD 363.47		NEW 363.47		PRIN BAL		145,984.72					
12-05	12-28	1	48	2	.00	394.81	145589.91	758.28-	259.73-	1038.92	.00	.00	.00	.00	1
														394.81 AB	
														394.81 AC	
														125 AD	
														394.81 AE	
														394.81 AF	
														BATCH 805 EDIT-SEQ 006370	
12-05	12-28	1	52	3	.00	.00	145589.91	.00	.00	1038.92	.00	.00	.00	.00	37.91- 11
REQ-BY TOTALS					2,987.78		1,815.57					.00			2,991.95-
Y/E						489.91-		1,038.92							

OTHER AMOUNT CODES:
 A=FHA-PENALTY G=SER-INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND
 B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW
 C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL
 F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
 AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
 AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
 STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD
 FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER=CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD

ARM PLAN 3DCC
EMP 0 POFO

LN# 4594016 GUSTAVO ROMANELLO ACELA ROMANELLO 5445 THUNDERIDGE DR RALEIGH NC 27610 EMP 0 POFO
 1ST MTGE PRIN 2ND MTGE PRIN ESC BAL REST ESC SUSPENSE ADV BAL REPL RES HUD BAL LC BAL INT DUE DUE DATE HUD PRT OF M
 151,578.30 .00 553.55 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 01-01-07 .00 JG Z
 P & I 1ST P&I 2ND CO TAX CITY TAX HAZ INS M I P LIEN BSC A & H LIFE MIS C REP RES TOT PAYMT INT RATE DT BM
 390.73 .00 226.90 .00 32.83 .00 .00 .00 .00 0 .00 0 .00 0 .00 650.46 .0787500 1 7
 1ST ORIG MTG 2ND ORIG MTG PRIN BAL BEG INT IND CAP FLAG MTGR SSN DEF INT BAL PRIOR YR PPD INT PPD INT IND GPM ORG
 145,100 0 145,589.91 593 09 8545 6,726.90 0.00 0 0
 ASSUM-DT XFER-DEED FHA-SEC/NUM LIP PAYOFF FC-TRK-SW YE-ACQ-RPT/DATE SALE-ID EXEMPT PLGD-LN PMT-OPT CALC-METH ELOC BNKRCPY CH/DT
 PMT PERIOD 1098-DET-HIST POINTS-PAID/RPTG YR SUPPR-MICR-STMT DI-NOT-RPT-YR REAS CAUS RI-HDR-SW 1ST-DUE-DT REQ STAT/COMPL DT
 12 .00 09-05
 IOE CREDIT YTD/W-H SW/W-H BALANCE IORE CREDIT YTD/W-H SW/W-H BALANCE CONSTR CD NO PURGE FLAG/YR BNKRPT STAT LAST DEF DUE
 .00 .00 .00 .00 08-45
 REC CORP ADV BAL 3RD REC CORP ADV BAL FORECL WKST CODE/REINSTATE DATE INIT ESC STMT CODE / DATE LOSS MIT STATUS/COMPL DATE
 .00 .00 9 09-08-05
 DUE PROC TP SQ AMOUNT PRINCIPAL PRINCIPAL INTEREST ESCROW ESCROW ADVANCE STATUS STATUS UNEARNED OTHER CFD
 DATE DATE TR NO RECEIVED PAID BALANCE PAID PAID BALANCE BALANCE AMOUNT BALANCE INT-BAL AMOUNTS DCT
 BAL-FWD -04 4 93 3
 12-05 01-10 1 73 1 37.91 .00 145589.91 .00 .00 1038.92 .00 .00 .00 .00 .00 .00 37.91 11
 12-05 01-10 1 73 2 25.00 .00 145589.91 .00 .00 1038.92 .00 .00 .00 .00 .00 25.00 21
 12-05 01-10 1 73 3 623.20 394.81- 145984.72 758.28 259.73 1298.65 .00 .00 .00 .00 .00 1
 01-10-06 L
 394.81-AB
 394.81-AC
 394.81-AE
 394.81-AF
 IR EFF 01-06 OLD .0625000 NEW .0637500 PRIN BAL 145,984.72 BATCH 450 EDIT-SEQ 076366
 PI EFF 01-06 OLD 363.47 NEW 363.47 PRIN BAL 145,984.72
 01-06 01-10 1 73 5 623.20 412.07- 146396.79 775.54 259.73 1558.38 .00 .00 .00 .00 .00 1
 01-10-06 L
 412.07-AB
 412.07-AC
 412.07-AE
 412.07-AF
 IR EFF 02-06 OLD .0637500 NEW .0662500 PRIN BAL 146,396.79 BATCH 450 EDIT-SEQ 076367
 PI EFF 02-06 OLD 363.47 NEW 363.47 PRIN BAL 146,396.79
 01-06 01-31 3 12 1 CHECK #769622 249.75- 1308.63 PAYEE CD 32183
 02-06 02-07 1 72 1 623.20 444.76- 146841.55 808.23 259.73 1568.36 .00 .00 .00 .00 .00 1
 02-07-06 L
 444.76-AB
 444.76-AC
 444.76-AE
 444.76-AF

I5161-721
LOAN-NO (CONT'D)

BANKUNITED

LOAN HISTORY Y-T-D INV 128 CAT 001 INV# 4594016

T13 12/31/09

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OTHER AMOUNT CODES -

OTHER AMOUNT CODES:
 A=FHA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND
 B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCRW-ADVANCE Z=RESTRICTED-ESCRW
 C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL
 F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
 AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
 AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
 STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD
 FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER=CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD



REQ BY EDI

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 04/26/11

PAGE 1

GUSTAVO ROMANELLO
ACELA ROMANELLO
5445 THUNDERIDGE DR
RALEIGH

NC 27610 WWW.BANKUNITED.COM

DETAILED LOAN INFORMATION CAN BE FOUND
ON THE BANKUNITED WEBSITE:

LOAN NUMBER: 4594016

PLEASE CONTACT US AT 1-866-731-3454.

CURRENT ACCOUNT INFORMATION					
DATE PAYMENT DUE	TOTAL PAYMENT	PRINCIPAL & INTEREST	LOAN INTEREST	CURRENT PRINCIPAL	ESCROW BALANCE
06-01-10	902.87	718.45	3.50000	165,359.03	902.26-
*****	*****	*****	*****	*****	*****

ACTIVITY FOR PERIOD 01/01/10 - 04/26/11

PROCESS DATE	TRANSACTION DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION	PRIN. PAID/ AMOUNT	BALANCE	ESCROW PAID/ INTEREST	OTHER
AMOUNT			BALANCE	AMOUNT CODE/DESCRIPTION

04-18-11	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
03-16-11	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
02-16-11	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
02-14-11	00-00	631	PROPERTY PRESERVATION	
		105.00	0.00	0.00
01-18-11	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
12-16-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
11-16-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
10-26-10	06-10	161	ESCROW ADVANCE	
		902.26	0.00	902.26
10-26-10	10-10	312	COUNTY TAX	
		1,763.00-	0.00	1763.00-
				902.26-
				NEW PRINCIPAL/ESCROW BALANCES
10-18-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
09-16-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
08-16-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
07-16-10	06-10	152	LATE CHARGE ASSESSMENT	
		0.00	0.00	0.00
07-01-10	07-10	351	HAZARD INSURANCE	
		799.00-	0.00	799.00-
				860.74
				NEW PRINCIPAL/ESCROW BALANCES



REQ BY EDI

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 04/26/11

PAGE 2

GUSTAVO ROMANELLO
LOAN NUMBER: 4594016

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/10 - 04/26/11			EFFECTIVE DATE OF TRANSACTION
		TRANSACTION CODE	TRANSACTION DESCRIPTION		
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	AMOUNT CODE/DESCRIPTION	OTHER
06-16-10	06-10	152	LATE CHARGE ASSESSMENT		
		0.00	0.00	0.00	24.12-1 LATE CHARGE
05-11-10	06-10	493	ARM LOAN ADJUSTMENT		
		NEW INTEREST RATE: 0.03500		NEW PRIN & INT PAYMENT:	718.45
05-11-10	05-10	172	PAYMENT		
		902.87	235.47	482.98	184.42
		165,359.03		1659.74	NEW PRINCIPAL/ESCROW BALANCES
04-13-10	05-10	173	PAYMENT		
		108.32	0.00	0.00	108.32
				1475.32	NEW PRINCIPAL/ESCROW BALANCES
04-13-10	05-10	493	ARM LOAN ADJUSTMENT		
		NEW INTEREST RATE: 0.03500		NEW PRIN & INT PAYMENT:	718.45
04-13-10	04-10	172	PAYMENT		
		897.45	217.56	500.89	179.00
		165,594.50		1367.00	NEW PRINCIPAL/ESCROW BALANCES
03-15-10	04-10	493	ARM LOAN ADJUSTMENT		
		NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:	718.45
03-15-10	03-10	172	PAYMENT		
		897.45	216.90	501.55	179.00
		165,812.06		1188.00	NEW PRINCIPAL/ESCROW BALANCES
02-10-10	03-10	493	ARM LOAN ADJUSTMENT		
		NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:	718.45
02-10-10	02-10	172	PAYMENT		
		897.45	216.25	502.20	179.00
		166,028.96		1009.00	NEW PRINCIPAL/ESCROW BALANCES
01-13-10	02-10	493	ARM LOAN ADJUSTMENT		
		NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:	718.45
01-13-10	01-10	172	PAYMENT		
		897.45	215.60	502.85	179.00
		166,245.21		830.00	NEW PRINCIPAL/ESCROW BALANCES